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(Not for submission under 37 CFR 1.99)

Application Number	10710326
Filing Date	2004-07-01
First Named Inventor	David Bonalle
Art Unit	2876
Examiner Name	Daniel Walsh
Attorney Docket Number	70655.2400

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	3	20020158747		2002-10-31	McGregor, et al.	
	4	20020186838		2002-12-12	Brandys	
	5	20030097344		2003-05-22	Chaum, et al.	

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	6	20040031856		2004-02-19	Atsmon, et al.	
	7	20040149820		2004-08-05	Zulli	
	8	20050040221		2005-02-24	Schwarz, Jr.	
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	10	20050216424		2005-09-29	Gandre, et al.	
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	2	WO 98/21683	WO		1998-05-22	Finjan Software, Ltd.		<input type="checkbox"/>
	3	WO 98/45778	WO		1998-10-15	Zuta		<input type="checkbox"/>

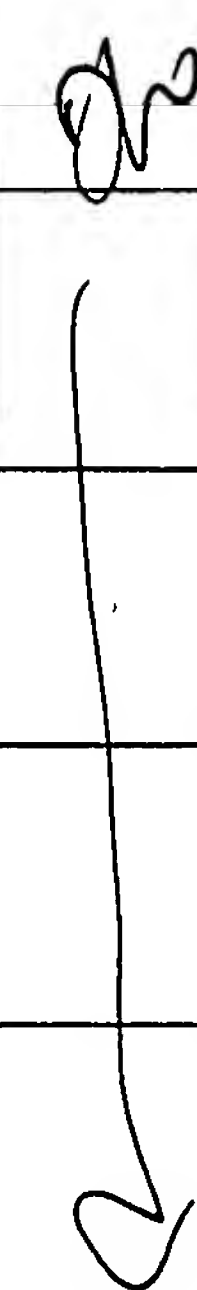
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	4	WO 99/21321	WO		1999-04-29	Cryptoworks		<input type="checkbox"/>
	5	0917120	EP		1999-05-19	Citicorp Development Center		<input type="checkbox"/>
	6	0927945	EP		1999-07-07	Amazon.com, Inc.		<input type="checkbox"/>
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	1	Goldman, J., "Internet Security, The Next Generation, When Software Encryption is not Enough," WEB TECHNIQUES, November 1997, pp. 43-46	<input type="checkbox"/>
	2	SIMMONS, J., "Smart Cards Hold the Key to Secure Internet Commerce," EC WORLD, December 1998, pp. 36-38	<input type="checkbox"/>
	3	WAYNER, P., "Digital Cash," AP Professional, 1996, pp. 76-83, 85-100	<input type="checkbox"/>
	4	"ISO Standards," available from http://www.iso.ch/projects/loading.html	<input type="checkbox"/>
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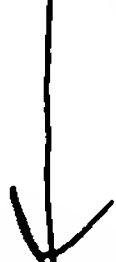
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	6	DHEM, et al., "SCALPS: Smart Card for Limited Payment Systems," IEEE Micro, June 1996, pp. 42-51	<input type="checkbox"/>
	7	SMITH, M.T., "Smart Cards: Integrating for Portable Complexity," COMPUTER-Integrated Engineering, August 1998, pp. 110-115	<input type="checkbox"/>
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	14	MANNINGER, et al., "Adapting an Electronic Purse for Internet Payments," ACISP '98 Proceedings, July 13-15, 1998, pp. 205-214	<input type="checkbox"/>
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	17	Business Wire (press release), "Master Card E-Wallet," July 11, 2000	<input type="checkbox"/>
	18	Obongo.com Website, "Obongo," August 8, 2000 (Description of wallet toolbar also available at http://www.obongo.com/chabi/website/index.htm)	<input type="checkbox"/>
	19	PR Newswire (press release), "Providian Launches Nation's First Clear Chip Card," September 12, 2000. The press release may be related to the art of the invention, but based upon the information in the press release, it is unclear if the press release is prior art. However, in an abundance of caution the Applicant desires to put the press release into the file wrapper	<input type="checkbox"/>

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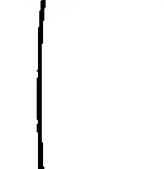
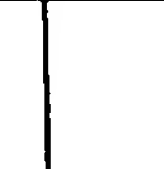


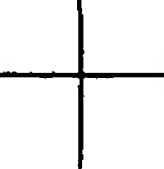




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DL	31	5907620		1999-05-25	Klemba, et al.	
	32	5912446		1999-06-15	Wong, et al.	
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DW	42	6199762		2001-03-13	Hohle	
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